

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS



BUILDING THE FOUNDATION FOR YOUR AMERICAN DREAM



BROOKLAND BANQUET AND
CONFERENCE CENTER

WEDNESDAY, JUNE 27, 2007
8:30 A.M.- 3:45 P.M.

8:30 - 9:00 a.m.	Registration* <i>Conference Center Foyer</i>
9:00 - 9:15 a.m.	Welcome <i>Brandolyn Thomas Pinkston, Administrator, SCDCA</i>
9:20 - 10:55 a.m.	Concurrent Sessions**: <i>Choices: Credit Reports, Credit Counseling and Mortgage Workshop</i>
10:55 - 11:10 a.m.	Break
11:15 a.m. – 12:45 p.m.	Concurrent Sessions*: <i>Choices: Credit Reports, Credit Counseling and Mortgage Workshop</i>
1:00 - 2:00 p.m.	Lunch <i>Speaker TBA</i>
2:15 - 3:45 p.m.	Panel <i>Government Sponsored Homebuying Products & Services</i>
3:45 p.m.	Adjourn

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Registration*

Space is limited. Registration forms must be received by Friday, **June 22, 2007**.
Click for registration forms ([Word Version](#)) ([PDF Version](#))

Concurrent Sessions**

Credit Reports, Scoring and More

Obtaining and reviewing your credit report is an important step to take on your way to building your foundation for homeownership. **Donna DeMichael**, Director of Consumer Services and Education at the Department, will share how to obtain your free credit report, how to read your credit report, what makes up a credit score and other valuable information.

Credit Counseling in 2007

The lure of a business making promises to get rid of debts and improve credit is ever so tempting, especially when getting ready to purchase a home. **Carri Grube**, Staff Attorney with the Department, will discuss what debt managers, credit repair companies and debt settlement companies can and cannot do under the Consumer Credit Counseling Act. She will also discuss the steps you can take to improve your own credit file.

Mortgage Workshop

Purchasing a home can be an intimidating experience. There are several players involved and numerous papers to sign. **Charles Knight**, Staff Attorney with the Department, will take you through the forms surrounding a mortgage, including the application, Truth in Lending form and broker fee agreement. The session will also cover mortgage products and how to detect and defend against mortgage fraud.